What is claimed is:

1.   A method for providing supplementary product sales to a customer, comprising:

receiving a purchase having at least one purchase parameter;

determining a supplementary product to offer based on the at least one purchase parameter, the supplementary product having associated therewith an adjustment value;

transmitting a product identifier for specifying the supplementary product;

receiving a selection signal indicative of whether the supplementary product is accepted; and

if the selection signal indicates that the supplementary product is accepted, adjusting a balance of a financial account in dependence on the adjustment value.

2.   The method of claim 1, in which the at least one purchase parameter comprises a financial account identifier for specifying the financial account.

3.   The method of claim 2, in which the adjusted financial account comprises a financial account of the customer, and further comprising:

determining a merchant financial account in dependence on the supplementary product; and

adjusting a balance of the merchant financial account in dependence on the adjustment value.

4.   The method of claim 1, in which the at least one purchase parameter comprises a customer account identifier for specifying a customer account.

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5.   The method of claim 4, further comprising:

determining, from the customer account identifier, at least one previous purchase;

and in which the step of determining a supplementary product comprises:

determining a supplementary product to offer based on the at least one previous purchase.

6.   The method of claim 5, further comprising:

determining, from the customer account identifier, at least one previously-offered

supplementary product;

and in which the step of determining a supplementary product comprises:

determining a supplementary product to offer based on the at least one previously-offered

supplementary product.

7.   The method of claim 5, further comprising:

transmitting the customer account identifier.

8.   The method of claim 1, in which the at least one purchase parameter comprises at least

one product identifier for specifying an item purchased.

9.   The method of claim 1, in which the at least one purchase parameter comprises a

purchase price.

10. The method of claim 1, in which the supplementary product further has associated therewith a merchant identifier for specifying a merchant.

11. The method of claim 10, further comprising:

determining a merchant financial account in dependence on the merchant identifier; and in which the step of adjusting a balance of a financial account comprises:

adjusting a balance of the merchant financial account in dependence on the adjustment value.

12. The method of claim 1, in which the at least one purchase parameter comprises an indication of time.

13. The method of claim 1, further comprising:

if the selection signal indicates that the supplementary product is accepted, providing notice to a third party that the supplementary product is accepted.

14. The method of claim 13, in which the step of providing notice to a third party comprises:

transmitting a signal to the third party indicative of the supplementary product.

15. The method of claim 13, further comprising:

providing customer information to the third party.

16. The method of claim 1, further comprising:

generating an authorization code for uniquely identifying the purchase; and

printing the authorization code.

17. The method of claim 16, further comprising:

verifying the authorization code before the step of adjusting a balance.

18. The method of claim 1, in which the step of determining a supplementary product to offer comprises:

determining a plurality of supplementary products to offer, each based on at least one of the at least one purchase parameter, and each having associated therewith an adjustment value;

and in which the step of transmitting a product identifier comprises:

transmitting a plurality of product identifiers, each for specifying one of the supplementary products;

and in which the step of receiving a selection signal comprises:

receiving at least one selection signal indicative of whether any supplementary product is accepted.

19. The method of claim 18, in which the step of transmitting a plurality of product identifiers comprises:

transmitting a plurality of product identifiers substantially simultaneously.

20.   The method of claim 18, in which the step of transmitting a plurality of product identifiers comprises:

transmitting a first product identifier of the plurality of product identifiers before receiving the at least one selection signal; and

transmitting a second product identifier of the plurality of product identifiers after receiving the at least one selection signal.

21.   The method of claim 1, in which the step of adjusting the balance of the financial account comprises:

applying a transaction against the account, the transaction having a transaction amount dependent on the adjustment value.

22.   The method of claim 21, in which the step of applying a transaction comprises:

crediting the financial account by the adjustment value;

23.   The method of claim 21, in which the step of applying a transaction comprises:

debiting the financial account by the adjustment value;

24.   An apparatus for providing supplementary product sales to a customer, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing

a program for controlling the processor; and

the processor operative with the program to

receive a purchase having at least one purchase parameter;

determine a supplementary product to offer based on the at least one purchase parameter, the supplementary product having associated therewith an adjustment value;

transmit a product identifier for specifying the supplementary product;

receive a selection signal indicative of whether the supplementary product is accepted; and

if the selection signal indicates that the supplementary product is accepted, adjust a balance of a financial account in dependence on the adjustment value.

25.   The apparatus of claim 24, in which the at least one purchase parameter comprises a financial account identifier for specifying the financial account.

26.   The apparatus of claim 25, in which the adjusted financial account comprises a financial account of the customer, and the processor further operative with the program to:

determine a merchant financial account in dependence on the supplementary product; and

adjust a balance of the merchant financial account in dependence on the adjustment value.

27.   The apparatus of claim 24, in which the at least one purchase parameter comprises a customer account identifier for specifying a customer account.

28.   The apparatus of claim 27, the processor further operative with the program to:

determine, from the customer account identifier, at least one previous purchase;

and in which the processor is further operative with the program to:

determine a supplementary product to offer based on the at least one previous purchase.

29. The apparatus of claim 27, the processor further operative with the program to:

determine, from the customer account identifier, at least one previously-offered supplementary product; and

determine a supplementary product to offer based on the at least one previously-offered supplementary product.

30. The apparatus of claim 27, the processor further operative with the program to:

transmitt the customer account identifier.

31. The apparatus of claim 24, in which the at least one purchase parameter comprises at least one product identifier for specifying an item purchased.

32. The apparatus of claim 24, in which the at least one purchase parameter comprises a purchase price.

33. The apparatus of claim 24, in which the supplementary product further has associated therewith a merchant identifier for specifying a merchant.

34. The apparatus of claim 33, the processor further operative with the program to:

determine a merchant financial account in dependence on the merchant identifier; and

adjust a balance of the merchant financial account in dependence on the adjustment value.

35.   The apparatus of claim 24, in which the at least one purchase parameter comprises an indication of time.

36.   The apparatus of claim 24, the processor further operative with the program to:

if the selection signal indicates that the supplementary product is accepted, provide notice to a third party that the supplementary product is accepted.

37.   The apparatus of claim 36, the processor further operative with the program to:

transmitting a signal to the third party indicative of the supplementary product.

38.   The apparatus of claim 36, the processor further operative with the program to:

provide customer information to the third party.

39.   The apparatus of claim 24, the processor further operative with the program to:

generate an authorization code for uniquely identifying the purchase; and

print the authorization code.

40.   The apparatus of claim 39, the processor further operative with the program to:

verify the authorization code before the step of adjusting a balance.

41. The apparatus of claim 24, the processor further operative with the program to:

determine a plurality of supplementary products to offer, each based on at least one of the at least one purchase parameter, and each having associated therewith an adjustment value;

transmit a plurality of product identifiers, each for specifying one of the supplementary products; and

receive at least one selection signal indicative of whether any supplementary product is accepted.

42. The apparatus of claim 41, the processor further operative with the program to:

transmit a plurality of product identifiers substantially simultaneously.

43. The apparatus of claim 41, the processor further operative with the program to:

transmit a first product identifier of the plurality of product identifiers before receiving the at least one selection signal; and

transmit a second product identifier of the plurality of product identifiers after receiving the at least one selection signal.

44. The apparatus of claim 24, the processor further operative with the program to:

apply a transaction against the account, the transaction having a transaction amount dependent on the adjustment value.

45. The apparatus of claim 44, the processor further operative with the program to:

crediting the financial account by the adjustment value;

46. The apparatus of claim 44, the processor further operative with the program to:

debiting the financial account by the adjustment value.

47. A method for providing supplementary product sales to a customer, comprising:

receiving a purchase having at least one purchase parameter;

determining a supplementary product to offer based on the at least one purchase

parameter, the supplementary product having associated therewith

an adjustment value, and

a first financial account identifier for identifying a first financial account;

transmitting a product identifier for specifying the supplementary product;

receiving a selection signal indicative of whether the supplementary product is accepted;

and

if the selection signal indicates that the supplementary product is accepted,

adjusting a balance of the first financial account in dependence on the adjustment

value, and

adjusting a balance of a second financial account in dependence on the adjustment value.

48. The apparatus of claim 47, in which the at least one purchase parameter comprises a
customer account identifier for specifying a customer account.

49. The apparatus of claim 48, further comprising:

determining, from the customer account identifier, at least one previous purchase;

and in which the step of determining a supplementary product comprises:

determining a supplementary product to offer based on the at least one previous purchase.

50. The apparatus of claim 48, further comprising:

determining, from the customer account identifier, at least one previously-offered

supplementary product;

and in which the step of determining a supplementary product comprises:

determining a supplementary product to offer based on the at least one previously-offered

supplementary product.

51. The apparatus of claim 48, further comprising:

transmitting the customer account identifier.

52. The apparatus of claim 47, in which the at least one purchase parameter comprises at

least one product identifier for specifying an item purchased.

53. The apparatus of claim 47, in which the at least one purchase parameter comprises a

purchase price.

54. The apparatus of claim 47, in which the at least one purchase parameter comprises an

indication of time.

55. An apparatus for providing supplementary product sales to a customer, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing

a program for controlling the processor; and

the processor operative with the program to

receive a purchase having at least one purchase parameter;

determine a supplementary product to offer based on the at least one purchase

parameter, the supplementary product having associated therewith

an adjustment value, and

a first financial account identifier for identifying a first financial account;

transmit a product identifier for specifying the supplementary product;

receive a selection signal indicative of whether the supplementary product is

accepted; and

if the selection signal indicates that the supplementary product is accepted,

adjust a balance of the first financial account in dependence on the adjustment

value, and

adjust a balance of a second financial account in dependence on the adjustment

value.

56. The apparatus of claim 55, in which the at least one purchase parameter comprises a

customer account identifier for specifying a customer account.

57.   The apparatus of claim 56, the processor further operative with the program to:

determine, from the customer account identifier, at least one previous purchase; and

determine a supplementary product to offer based on the at least one previous purchase.

58.   The apparatus of claim 56, the processor further operative with the program to:

determine, from the customer account identifier, at least one previously-offered supplementary product; and

determine a supplementary product to offer based on the at least one previously-offered supplementary product.

59.   The apparatus of claim 56, the processor further operative with the program to:

transmit the customer account identifier.

60.   The apparatus of claim 55, in which the at least one purchase parameter comprises at least one product identifier for specifying an item purchased.

61.   The apparatus of claim 55, in which the at least one purchase parameter comprises a purchase price.

62.   The apparatus of claim 55, in which the at least one purchase parameter comprises an indication of time.